

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

|                 |   |                   |
|-----------------|---|-------------------|
| In Re:          | § |                   |
|                 | § |                   |
| Katarzyna Bardo | § | Case No. 15-14266 |
|                 | § |                   |
| Debtor          | § |                   |

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that FRANK J. KOKOSZKA, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at:

11:00 AM on Friday, September 7, 2018  
in Courtroom 240 of the Kane County Courthouse  
100 South Third Street, Geneva, Illinois

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 08/09/2018

By: /s/ Frank J. Kokoszka  
Chapter 7 Trustee

*Frank J. Kokoszka, Trustee*  
*19 South LaSalle Street*  
*Ste 1201*  
*Chicago, IL 60603-1419*  
*312-443-9600*  
*trustee@k-jlaw.com*

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

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| In Re:          | § |                   |
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| Katarzyna Bardo | § | Case No. 15-14266 |
|                 | § |                   |
| Debtor          | § |                   |

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

|   |    |           |
|---|----|-----------|
| The Final Report shows receipts of        | \$ | 33,500.00 |
| and approved disbursements of             | \$ | 6,680.46  |
| leaving a balance on hand of <sup>1</sup> | \$ | 26,819.54 |

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant  | Total Requested | Interim Payment to Date | Proposed Payment |
|---|-----------------|-------------------------|------------------|
| Trustee Fees: Frank J. Kokoszka                                   | \$ 3,412.51     | \$ 0.00                 | \$ 3,412.51      |
| Trustee Expenses: Frank J. Kokoszka                               | \$ 77.82        | \$ 0.00                 | \$ 77.82         |
| Attorney for Trustee Fees: Kokoszka & Janczur, P.C.               | \$ 4,200.00     | \$ 0.00                 | \$ 4,200.00      |
| Attorney for Trustee Expenses: Kokoszka & Janczur, P.C.           | \$ 3.35         | \$ 0.00                 | \$ 3.35          |
| Accountant for Trustee Fees: Alan D. Lasko & Associates, P.C.     | \$ 1,761.50     | \$ 0.00                 | \$ 1,761.50      |
| Accountant for Trustee Expenses: Alan D. Lasko & Associates, P.C. | \$ 22.80        | \$ 0.00                 | \$ 22.80         |
| Other: Eryk Folmer  | \$ 6,500.00     | \$ 6,500.00             | \$ 0.00          |

|  |    |          |
|--|----|----------|
| Total to be paid for chapter 7 administrative expenses | \$ | 9,477.98 |
|--|----|----------|

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Remaining Balance \$ 17,341.56

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 10,386.80 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant                          | Allowed Amount of Claim | Interim Payment to Date | Proposed Payment |
|-----------|-----------------------------------|-------------------------|-------------------------|------------------|
| 1         | American Family Insurance Company | \$ 10,386.80            | \$ 0.00                 | \$ 10,386.80     |

Total to be paid to timely general unsecured creditors \$ 10,386.80

Remaining Balance \$ 6,954.76

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.2 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 79.85 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 6,874.91 .

Prepared By: /s/ Frank J. Kokoszka  
Chapter 7 Trustee

*Frank J. Kokoszka, Trustee*  
*19 South LaSalle Street*  
*Ste 1201*  
*Chicago, IL 60603-1419*  
*312-443-9600*  
*trustee@k-jlaw.com*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: KATARZYNA BARDO

CASE NO: 15-14266

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 7

ECF Docket Reference No. 51

Judge: Hon. Janet S. Baer

Hearing Location: Kane County 240

Hearing Date: September 7, 2018

Hearing Time: 10:00 AM

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On 8/10/2018, I did cause a copy of the following documents, described below,

Notice of Trustee's Final Report and Applications for Compensation (NFR) ECF Docket Reference No. 51

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R. Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 8/10/2018

/s/ Frank J. Kokoszka

Frank J. Kokoszka 6201436

Chapter 7 Trustee

Kokoszka & Janczur, P.C.

19 South LaSalle Street

Chicago, IL 60603

312 443 9600

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: KATARZYNA BARDO

CASE NO: 15-14266

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 7  
ECF Docket Reference No. 51  
Judge: Hon. Janet S. Baer  
Hearing Location: Kane County 240  
Hearing Date: September 7, 2018  
Hearing Time: 10:00 AM

On 8/10/2018, a copy of the following documents, described below,

Notice of Trustee's Final Report and Applications for Compensation (NFR) ECF Docket Reference No. 51

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document (s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 8/10/2018



Jay S. Jump  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Frank J. Kokoszka  
Kokoszka & Janczur, P.C.  
19 South LaSalle Street  
Chicago, IL 60603

PARTIES DESIGNATED AS "CM/ECF ES SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

|                                 |                                  |                           |
|---------------------------------|----------------------------------|---------------------------|
| CASE INFO                       | <del>EXCLUDE</del>               | AFNI                      |
| LABEL MATRIX FOR LOCAL NOTICING | <del>US BANKRUPTCY COURT</del>   | PO BOX 3068               |
| 07521                           | <del>EASTERN DIVISION</del>      | BLOOMINGTON IL 61702-3068 |
| CASE 15-14266                   | <del>219 S DEARBORN</del>        |                           |
| NORTHERN DISTRICT OF ILLINOIS   | <del>7TH FLOOR</del>             |                           |
| CHICAGO                         | <del>CHICAGO IL 60604-1702</del> |                           |
| FRI AUG 10 07-03-22 CDT 2018    |                                  |                           |

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|--|---|--|
| AMERICAN FAMILY INSURANCE COMPANY<br>CO KEIS GEORGE LLP<br>55 PUBLIC SQUARE SUITE 800<br>CLEVELAND OHIO 44113-1909 | BB CONVERGENT<br>800 SW 39TH STREET<br>RENTON WA 98057-4975 | CREDIT MANAGMENT CENTRAL<br>2707 RAPIDS DRIVE POB 4030<br>RACINE WI 53404-1743 |
|--|---|--|

|  |   |   |
|--|---|---|
| NW COLLECTOR<br>3601 ALQONQUIN RD<br>ROLLING MEADOWS IL 60008-3143 | DANIEL P SCOTT<br>CHEPOV SCOTT LLC<br>5440 N CUMBERLAND AVE<br>SUITE 150<br>CHICAGO IL 60656-4707 | <del>EXCLUDE</del><br><del>FRANK J KOKOSZKA</del><br><del>KOKOSZKA JANECUR PC</del><br><del>19 SOUTH LASALLE</del><br><del>SUITE 1201</del><br><del>CHICAGO IL 60603-1419</del> |
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|  |   |  |
|--|---|--|
| JOHN H REDFIELD<br>CRANE SIMON CLAR DAN<br>135 S LASALLE STREET<br>SUITE 3705<br>CHICAGO IL 60603-4101 | DEBTOR<br>KATARZYNA BARDO<br>29 W 025 GENEVA RD<br>WEST CHICAGO IL 60185-2301 | <del>EXCLUDE</del><br><del>PATRICK S LAYNE</del><br><del>OFFICE OF THE US TRUSTEE REGION 11</del><br><del>219 S DEARBORN ST</del><br><del>ROOM 873</del><br><del>CHICAGO IL 60604-2027</del> |
|--|---|--|